



EIGHTEENTH YEAR, No. 10.

MILWAUKEE, OCTOBER, 1893.

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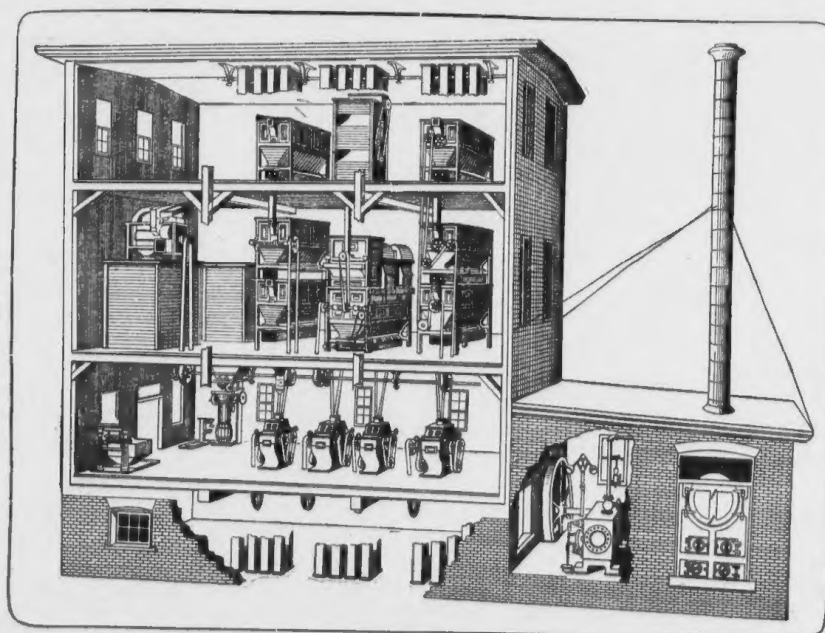
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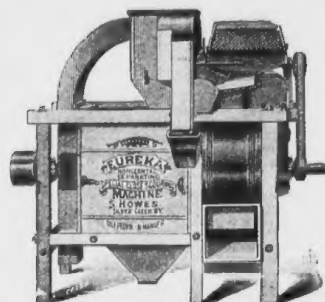
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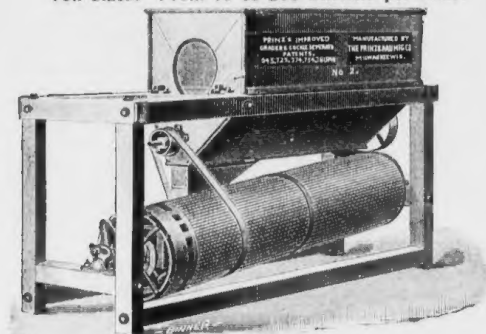
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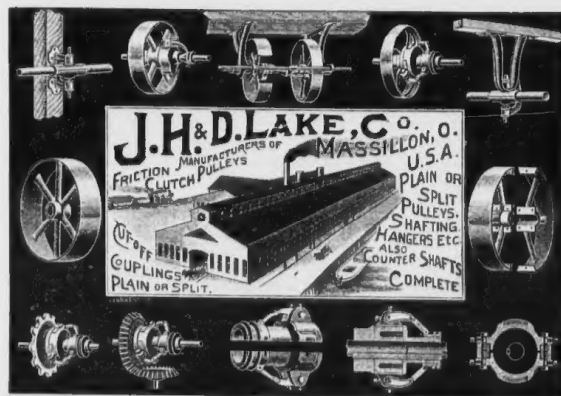
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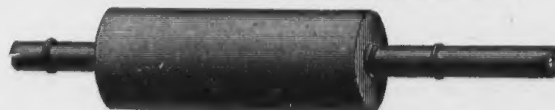
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EIGHTEENTH YEAR, No. 10.

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CONTRACTS FOR INSURANCE.

WHENEVER it is established that parties have concluded a contract by which the risk insured against, the amount of the indemnity, the duration of the obligation, the amount of the premium, and the manner of its payment are definitely fixed, there is an agreement that is as sacred in the eye of the law as any that can be made. And this contract which must be such as to bind both parties to it, is to be interpreted and construed, except when controlled or limited by statute, by the same rules and principles as govern other contracts. Contracts for insurance may not only be made by parol, but it has been held that they may be so made, though the charter of the insurance company requires that all contracts of insurance be in writing; and if the risk has been accepted, and notice of the fact forwarded to the insured, though it may not have reached the latter until after the destruction, the insurer's obligation is complete. It is also complete though the insurer, an incorporated company, had left the matter in the hands of an agent, to determine, if he has agreed to it, though the company has not received any notice of his acceptance of it. And the contract is complete when the policy has been forwarded to the agent for delivery to the insured, though in fact it has not been delivered. Assuming therefore, the existence of a contract between the insurer and the insured, against loss of or injury to the subject by fire, and assuming that a loss has occurred, the first question is as to the amount which the insured can recover. Remembering the rule that insurance is a contract of indemnity, and the insurer agrees for the immediate, not the remote consequences of the loss, he is bound to pay the whole loss, if within the amount of the policy, without regard to the proportion between the amount insured and the value of the property at risk; and he is liable for the damage to the building or goods, excluding all gain or profits, which might have come to the insured if the fire had not occurred. The qualification just stated does

not extend to the exclusion of evidence of the rental of buildings insured, where the value of the building is in issue, and the evidence is offered to prove such value. Where an insured building is totally destroyed, in estimating the amount of the loss, there is no rule based upon the estimated cost of a new building, with the difference between the new and the old structure, as in adjusting marine losses on ships; nor does the cost of rebuilding furnish the rule of damages. The fair value of the property destroyed, as fixed by the judgment of a jury, is accepted as decisive.

It is said when the subject of the insurance has not a ready market value, the jury have the right to form their own judgment of the value, provided it is not unfair. The cost of replacing the thing, deterioration, its worth to a stranger, are elements proper to be considered but are not exclusive; but in the case of articles having a ready market, the market value at the time and place of destruction is regarded as the cash value; but a temporary rise or depression of that value, above or below the ordinary value, should not be allowed to control. Neither costs, profits, or unpaid duties are necessary elements, unless the latter reduce the insurable interest; and in case of damaged goods, a fair sale at auction with the knowledge of the insurer furnished a proper basis for fixing the damages. In cases where the insurer restricts his liability by the policy to two thirds, or some portion of the actual value of the building and goods at the time of loss, the limit applies equally to both classes of property; and when the insurer provides that partial losses shall be paid in full, not exceeding the amount insured, provided the insured had on hand the lowest amount stated in the application, as if the insurance is on merchandise to the amount of three thousand dollars, it is not regarded as a case of partial loss, though a small amount, for example, twenty or thirty dollars worth, were saved, because that was not the real intention of the parties. There is no right of

abandonment in fire as in marine insurance, and goods destroyed are to be paid for at their value at the time of their loss; and if they are only damaged the difference between their value in their present and their prior condition. When goods are so injured as not to be salable in the ordinary way, the insured may, on notice to the insurer or with his knowledge, make a fair sale at auction, and crediting him with the proceeds, recover the balance. If the sale is made without notice to, or knowledge of, the insurer, the insured takes upon himself the burden of proving that the goods brought all they were worth, the returns of the sale, of themselves, being insufficient evidence of the value. When the parties have agreed in the policy upon the manner of ascertaining the value of the property, the law will sustain the agreement. If no such agreement exists, then the insured may prove by any local testimony what the value actually was, so as to fix the damages; and as to what testimony is admissible to establish the ultimate point in the inquiry, is more a question in the law of evidence than in that of insurance.

While it is said the election of the insured to abandon the property does not exist in fire, as in marine insurance, and this constitutes one of the distinctions between them, they have in some cases a feature in common which we would least expect to find, viz: general average. During the progress of a fire the insured, with the approval of the insurer procured and hung out of the windows of the building, wet blankets, which proved to be of essential service in stopping the progress of the flames, and in preserving the goods in the building. On this state of facts it was held that both the insurer and the insured should contribute towards the loss of the blankets so used, in proportion to the amount which they respectively had at risk in the store and contents. It was a practical case of dry land jettison, and general average contribution, deducted from the "laws of the sea." Common sense and common justice

proved superior to the general rule that, in a loss under a policy of insurance against fire, the amount is to be paid without contribution; and shows that the insurer may become liable beyond the amount named in the policy.

PRICE OF WHEAT.

The production of wheat in this country is variously estimated at from 100,000,000 to 140,000,000 bu. less than 1892. The crop of 1892 was estimated at 515,000,000 to 550,000,000 bu., and in 1893 the estimates vary from 383,000,000 to 425,000,000 bu. The estimates of the world's production of wheat this year are incomplete, but the best authorities believe the final result will show a deficiency of 40,000,000 bu. Taking into account the American, English, and French deficiency, offset by the increase in India, Russia, Argentine and Australia, the deficiency may prove to be greater than 40,000,000.

Under these conditions, to a veteran of the experience of the writer, the price of wheat would seem to be too low, fortified by the fact that in flour and wheat we have exported from July 1st to Sept. 16, including Montreal, 54,750,000 bu. compared with 36,558,000 bu. in the same period in 1892, and the receipts at eight principal Western points—a fair indication of the whole movement—have been more than in 1892, from July to Sept. 20.

Why then, are prices so low and so difficult to maintain at the advance from the depression under the money panic? Money can be borrowed on wheat now at a decent interest. The reason is that out of the crops of 1891 and 1892 large supplies were accumulated, and are not yet eaten up. We missed a link somewhere, and underestimated the world's wheat fields. Bradstreet's says the stocks of the world are now 150,000,000 bu. and 40,000,000 bu. more than in 1892.

The salient point in business is that dealers do not care to risk piling up more wheat until the ratio of movement given above shall make the outcome a little more clear.—
Denison B. Smith.

THE CONDITION OF CROPS.

Corn is Lower Than Last Month—The Wheat Yield is Less Than Last Year.

The October returns to the statistician of the department of Agriculture makes the general condition of corn 75.1 against 76.7 for last month, and 79.8 for October, 1892. This falling off in condition is the result of continued drought which has prevailed since June, and was not broken in the corn belt until the latter end of September. The drought was most severe in the principal corn producing states. The averages of condition in these states are as follows: Ohio, 70; Indiana 61; Illinois, 66; Iowa, 93; Missouri, 69; Kansas, 64; Nebraska, 65.

The returns of yield per acre of wheat indicate a production of about 11.3 bushels, being 1.7 bushels less than last October estimate. The rate of yield in New York is 14.9; Pennsylvania, 14; Ohio, 15; Michigan, 13; Indiana, 14.2; Illinois, 11.4; Wisconsin, 13.3; Minnesota, 9.1; Iowa, 11.5; Missouri, 9.5; Kansas, 8.4; Nebraska, 8.7; South Dakota, 8.6; North Dakota, 9.5; California, 11.2. The highest rate of yield is in the New England, Eastern, extreme Western and Mountain States, and the lowest in the Central, Western and Southern states. The small yield is the result of the drought during the fall, which caused poor germination and growth, the severe winter following causing considerable winter killing. The low condition in many states is the result of dry spring; the yield would have been much less had not much of the worthless wheat been plowed up and the ground put in other grains. The quality in the Eastern, Southern and Pacific states is up to an average, while in the states from which the commercial supplies are obtained it is below an average. The states reporting the lowest averages as to quality are: Kentucky, 86; Illinois, 80; Wisconsin, 85; Iowa, 88; Missouri, 73; Kansas, 75; Nebraska, 94.

The average yield of oats as consolidated is 23.5 bushels against 24.3 last year. The last report of condition was 74.9 against 78.9 the same month last year. The average of the estimated state yields of rye is 13.3 against 12.7 last year. The average yield of barley is 21.7 against 23.7 last year. The condition of buckwheat is 73.5 against 77.5 last month and 85.6 Oct. 1, 1892. The condition of potatoes is given at 71.2, a loss of only six-tenths of a point since the last report. But three October conditions have been lower in the last decade—of 1887, 1890 and 1892. The condition of tobacco has improved slightly over last month, being 74.1 against 72.3 last month. Cot

ton shows a decline of 2.8 points from the September condition, which was 73.4 as against 70.7 for this month.

EXPORT OF BREADSTUFFS FOR SEPTEMBER.

The following, from the statement of the U. S. Bureau of Statistics, shows the amount and value of domestic breadstuffs exported from all American ports during the month of September, 1893, as compared with that for same month, 1892:

	1893.		1892.	
	Bush.	Value.	Bush.	Value.
Barley	686,955	334,237	470,015	231,345
Corn	3,753,340	1,785,978	2,650,592	1,544,413
Oats	2,405,475	993,953	104,029	39,709
Rye	34,065	14,509	172,157	119,577
Wheat	11,320,082	7,829,790	10,847,198	8,763,700
Total	18,408,897	10,915,172	14,243,961	10,696,544

In addition to above, the following were exported during the month of September, 1893: Corn meal, 19,831 bbls., value \$57,205; Oat meal, 1,475,064 lbs., value \$30,657; Wheat flour, 1,636,554 bbls., value \$7,143,086. For the nine months ending September 30, 1893 and 1892, the total valuation of exported breadstuffs was \$147,507,222 and \$187,399,839, respectively.

GLASGOW MARKET.

111 Union Street, }
GLASGOW, October 4, 1893. }

Dear Sir—Our market for wheat and flour continues very weak, and as supplies have been heavy, and buyers few, prices have been declining. A parcel of No. 1 Northern wheat was sold this week at 13/3 per boll ex quay, the lowest on record in the market.

There was a poor attendance at the Exchange to-day and business all round very limited. No. 1 Northern wheat for shipment was offered at 13/4½ but little was sold. In the absence of sufficient business flour was nominally unchanged, but holders would willingly have conceded had buyers been anxious. Our local millers are all very busy with orders they booked about 3 weeks ago. They have been getting a larger share of the Spring Patent trade this autumn than they have had for many years past.

Arrivals of wheat and flour are heavy.

The weather has been showery.

Yours truly,
BELL SONS & CO.

ENGLISH FLOUR TRADE.

MARK LANE, Oct. 5.

The trade during the past week has been described by many flour factors as wretchedly bad, although prices have not materially declined since our report of Friday last.

The English market is not helped by the increased difference in quality between the several lots of flour of the

same brand. The American millers seem to have forgotten the maxim that "uniformity of flour should be the miller's first consideration." This difference in the quality of flour is a serious matter, both for the American miller, the English factor, and the buyer, and the time has now come when serious consideration must be given to this question by the whole trade, and a means adopted to enable the buyer, when purchasing on the open market, to know the "standard"—that is, the quality of the flour he is obtaining.

This matter is receiving serious consideration at the hands of several mill exporters and three or four persons connected with milling were to be seen on Mark Lane this week, while other millers are on their way to England to explain the discrepancy between certain brands.

The future is brightening up slightly after this week's cloud, and although we cannot yet report the lifting of that cloud, we shall in a few weeks time be able to show something more than the silver lining.—*British and Foreign Confectioner.*

MINNEAPOLIS.

A New grain Elevator is being erected just outside the city limits, between Kenwood and St. Louis Park, on the line of the Minneapolis & St. Louis railroad, by the Interior Elevator Company, one of the "Pv" companies. The elevator is 294 feet long by 68 feet wide, and the walls 75 feet high, the capacity to be 1,000,000 bushels. It is for storage only, is being constructed by Tromanhauser Bros and is to be ready to receive grain by the close of the present month.

The Mulford Elevator Company last spring commenced the erection of a 1,000,000 bushel elevator just outside the city limits on the St. Louis road. The work was stopped after the foundation had been put in, but the statement is now made that its erection will be resumed.

J. A. BRANT of the Minneapolis inspection office has issued a new rating card on elevator and grain risks outside of the Twin Cities. The new rates apply to the elevator and grain risks of Iowa, Wisconsin, North and South Dakota and Minnesota. It is based on the idea embodied in the universal mercantile system, and according to the construction of the building, fire department facilities, etc., the rate of insurance depends. The average increase in rate throughout the card is 25 per cent, and it is already in effect.

The dreaded black weevil is being distributed in Minneapolis through a lot of rice sold by a North Side grocery. The

specimens were shown to members of the Chamber of Commerce this morning and every person who had seen the weevil said the insects were undoubtedly of the dreaded family.

NEARLY all the local grain Commission firms have recently received a communication from the State Railroad Commission of North Dakota proposing that the grain Commission firms in Minneapolis and Duluth shall deposit bonds in the sum of \$10,000 with the Commission of North Dakota as surety against loss to shippers from that State. The letter admits that the State has no legal right to demand such instrument. The grain men argue that the scheme is purely political.

THE LOW PRICE OF WHEAT.

One important cause of the prevailing low price of wheat is the dullness of speculation throughout the world. There has not been in many years so little buying and selling of wheat for purely speculative purposes as there is to-day. This is not due solely to the general depression in business which prevails. It is the result chiefly of the enormous losses which for two years have steadily borne down on all who bought wheat in anticipation of higher prices. For two years speculation has been on the buying side of the market to such an extent that at Chicago, the world's center of grain speculation, prices have been maintained nearly all the time relatively higher than at any other market. The enormous accumulation of wheat there is the result of this condition, and at the same time the proof of it. For several months speculation has been growing less and less active until now there is no disposition among merchants anywhere in the world to buy wheat except for immediate demands.

Speculation in wheat has not been at such a low ebb in many years as at present. Even among producers, the disposition is to sell, and the result is that out of a crop supposed to be the smallest on record, in proportion to population, farmers are selling such extraordinary quantities that the country can export at an unprecedented rate and still witness wheat accumulating weekly at the principal market centers. One result of these conditions will be that all the available surplus of wheat in the country will be shipped out in the first half of the year, leaving little to be done by grain merchants in the last half. Another result probably will be that the extraordinary low prices now prevailing will be followed next spring by prices unduly high.—*Kansas City Star.*

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DECIDED IN THE COURTS.

CONSEQUENTIAL DAMAGE FOR DEFECTIVE WORK.—A party was employed to dress two pairs of burr mill stones in a mill at sixteen dollars a pair. There was no special contract as to the profits to be derived by the mill. On these facts it was held that there was no error in saying to the jury that they should estimate the immediate loss and not the remote character of the work, nor in reference to any circumstances attending it; nor was there evidence of any special facts brought to the employe's notice to show that his contract was made in view of the consequences, such as the loss of custom.

A very small part of the machinery of a mill or factory may be so essential to its running, that the want of it will stop operations until this part is mended or replaced, causing a large loss by suspension. But who has ever supposed that the blacksmith, millwright or mechanic who undertakes to repair or replace it, and whose compensation may be a few dollars, or even a few cents, is, by his implied contract to do his work in a workmanlike manner, to be held liable for the large losses of the mill being idle? But few men could be found to work at a risk so great for a compensation so inadequate. But where by the terms of a special contract, or the facts brought into view at the time of his employment, the attention of the party is called to the fact that the risk is to be his, and he enters upon the duty with this consequence in his mind, he may be held to another measure of compensation.

LIABILITY FOR DESTRUCTION OF DAMAGED GRAIN BY BOARD OF HEALTH.—In the case of Dunbar & Co. v. The City of Augusta, the substance of the

petition may be fairly stated thus: The plaintiffs having in the city of Augusta a warehouse, and a large quantity of grain stored therein, much of the grain was wet and damaged by a three-days flood in the Savannah River. While they were engaged successfully in separating the dry grain from the wet, in order to dry the wet, and save it from total loss as best they could, they received several notices from the sanitary inspector, which informed them that their damaged grain and other articles must be removed, and requesting them to have it removed to the trash pile, where it would be burned at once. This notice purported to be given by order of the Board of Health. They refused to comply, on the ground that their property, although damaged by the flood, was still of considerable value and there was no reason why they should be required to throw it away, some being dry and some wet, they having received no notice of time and place of hearing by the Board of Health when the order was given. In consequence of this refusal, they were brought before the Recorder's court of Augusta, and were tried for the alleged violation of a certain ordinance declaring that the storage of damaged corn or other grain in large quantities is forbidden, under the penalty of not exceeding \$1,000, or imprisonment not exceeding six months, either or both in the discretion of the Recorder. The president of the Board of Health was in attendance at the Recorder's office, and insisted that for the public health and welfare it was best that the order of the board should be carried out. The Recorder decided that they must do this, and passed an order that they remove all damaged grain to the city trash pile or outside of the city limits within three days, or incur the

penalty of \$50 for every additional twelve hours the grain was allowed to remain unmoved. Thereupon the owners of the grain, as assistance in complying with the decision of the Recorder, requested that the city carts be sent immediately to their warehouse to remove the grain, which was done. The carts carried the grain to the city trash pile where it was burnt and destroyed by the city officials. Against all this the owners protested, and to none of it did they assent. The property thus taken and destroyed was over \$6,000 in value, and the cost to them of drayage, etc., to assist in the removal of the grain was at least \$1,000, the total damage being \$9,843.33, none of which was paid. The petition further recited the provision of the constitution, declaring that private property shall not be taken or damaged for public purposes without just and adequate compensation being first paid. It alleged that the property was taken and destroyed for public purposes; that it was not lawfully adjudicated to be a nuisance, or that it had damaged any of the citizens; and that there was no ordinance in the city declaring the retaining and drying of wet grain to be a nuisance. It also alleged that if the owners were guilty of violating any law, it was the law of the state; and that the Recorder's court had no jurisdiction to try them therefor or to require them to yield possession of their grain, or to cause it to be destroyed; and that their property was taken without due process of law. Fairly construed, it could not be treated as putting in issue, or as offering to put in issue, the fact of the existence of the nuisance. If the petition had not made a *prima facie* case of jurisdiction so far as the city is concerned, the fact of nuisance would have been matter for plea. But the facts set forth, aided as they must be, by the presumption that public officers do not violate but perform their duties, make a *prima facie* case for justification, for it is evidence that the Board of Health did in fact consider and decide that the wet grain was dangerous to the public health. The chief, if not the only reason suggested against the binding force of that decision, is that it was made without notice to the owners of the property. But, according to the authorities, notice was not essential, except for the purpose of rendering the decision conclusive; the nuisance in question, if being one at all, was one at common law. To destroy property because it is a dangerous nuisance is not to appropriate it to a public use, but to prevent

any use of it by the owner and put an end to its existence, because it could not be used consistently. In abating nuisances the public does not exercise the power of eminent domain, but the police power.—Dunbar & Co. v. City of Augusta, Supreme Court of Ga., 17 S. E. Rep. 907.

RUSSIA SUFFERS FROM THE TARIFF WAR.

The Berlin correspondent of the London *Times* says that while German agrarians are doing their utmost to defeat the treaty negotiations now in progress with Russia, the Russians are feeling acutely the evils of the tariff war against the chief consumer of Russian cereals. The Russian government is doing its best to obviate the evils which are caused by a depression of prices. The military administration has bought two years' grain supplies in advance and the government is making to farmers advances on their stores of grain. In addition to these measures, peasants are allowed to pay in grain instead of in money. In Germany the price of barley and rye is lower, despite the fact that they were formerly the chief import from Russia.

THE VALUE OF TRADE JOURNALS.

The trouble with a great many advertisers in trade journals is that they expect too much. They expect the advertisement to do more work than their best travelers, whose expenses are as much in one week as the yearly cost of the advertisement. As a rule no attention by the advertiser is given to the advertisement, except, perhaps, a change of wording once in six months. Speak to your customers through it the same as your traveler would talk to them, and you will soon discover that the trade paper is the only medium. The publisher of the best journal in existence can only sell you space and guarantee circulation among your probable buyers. He cannot guarantee that the advertisement will pay you. That rests with yourself. You must use the space to your best advantage, and last, but not least, do not give your travelers all the credit for the year's business. Another mistake is, that advertisers look too much for cheap advertising. When you are sick do you look around for the cheapest doctor? Or, if you want to engage a lawyer, do you look for the low-priced and most obscure? Certainly not. The best evidence of the value of a paper as an advertising medium is its ability to secure and hold the best-paying class of advertisements.—*Kuhlow's German Trade Review*.

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226 LaSalle Street,
CHICAGO, ILL.

News.

THE Rogers Milling Company will enlarge their flouring mill at Rogers, Ark.

J. S. REYNOLDS will enlarge his flouring mills, at Fordsville, Ky. and change to the rolling process.

ASKEW & CRUCE, millers of Newnan, Ga., have dissolved partnership. W. E. Askew will continue the business.

AT Cooperstown, N. D. Sept. 25, Cooper's elevator, with 8,000 bushels of wheat, was burned. Loss \$9,000; no insurance.

H. E. GETTS & SON'S grain elevator and warehouse at Eleva, Wis., were burned Sep. 28. Loss \$2,000; partially insured.

THE Eagle Roller mills, at Welch, Minn., have been remodeled and furnished with new machinery and have resumed work.

AT Walker, Kan., Oct. 2, the flouring mill of William Schrenkler was burned. Loss, \$8,000; no insurance. Cause, spontaneous combustion.

JAMES LEFFEL & Co., of Springfield, O., has been awarded, at the World's Fair in Chicago, a medal for water-wheels, boiler and engines.

THE Austin, Minn., cereal mills have begun to ship buckwheat flour to the Pacific coast. The mills will run largely on oats during the winter.

BUFFALO has received this season to October 1st 6,258,992 barrels of flour and 90,494,129 bushels of grain or 121,798,089 bushels of grain, flour included.

NEAR Courtland, Ala., Oct. 9, the large cotton gin and corn mill of Bynum & Co., was burned by whitecaps, together with 700 bales of cotton. Loss \$70,000.

THE McLemore Milling Company has been chartered, at Columbia, Tenn., by R. M. McLemore, R. G. Sparrow and others, to build and operate a grist mill.

AT Hector, Minn., Sept. 23, Egles' flour mill was burned. Loss, \$5,000; insurance, \$1,000. The Hector Lumber and Supply Company's office was also destroyed. Loss, \$3,000; fully insured.

AT La Grande, Or., Oct. 5, fire destroyed the elevator of the Pacific Elevator Company. Loss on building and machinery, \$30,000. The grain destroyed amounted to 40,000 bushels of which 20,000 belonged to A. B. Conley.

MR. HEMRIGHAUSEN has signed a contract to erect and operate a mill at Echo, Minn. Work will begin at once and ere the snow flies the mill will be running full blast. Fifty barrels per day is to be its capacity.

TAYLOR, ENOCHS & Co., of Trenton, Tenn., have purchased the roller flouring mill of the Taylor-Ramsey Milling Company, and will continue the business. They have added new machinery to the plant.

THE word "Plansifter" has been copyrighted as a trade mark for sifting machines by Carl Haggenmacher of Buda-Pesth, Austria Hungary who claims its use since January 15, 1892. The issue is number 23,654.

A petition has been filed by stockholders of the Seiberling Milling Company of Akron, Ohio, to dissolve the company. It was chartered in 1882 and claimed a paid in capital of \$150,000, and operated a branch in Pittsburg, Pa.

J. B. THOMSON, of Mulberry, Tenn., writes to *The Tradesman*, that the firm of J. B. Thomson & Son, flour mills, has been dissolved; that the business at Mulberry has been sold to R. M. Hague, and that at Lynchburg, Tenn., to his son W. C. Thomson.

H. NEWTON, who recently purchased the artesian well at Wolsley, S. D., has begun work preparatory to the erection of a large feed and flouring mill, the well furnishing the necessary power. He will also erect an elevator to be run in connection with the mill.

THE flour mill belonging to the Lancaster Milling Company, at Lancaster, Wis., was burned to the ground October 18. This is the second time it has been destroyed by fire within a year. The mill had just been rebuilt at a cost of \$7,500. There was \$4,000 insurance.

THE receipts of flour at Buffalo, October 5, were immense. The Centurian brought 34,000 barrels; the Selwyn Eddy 31,000 and the Livingston 23,000. These three straight loads arrived in one, two, three order. There are liners enough in to make the total flour receipts at least 125,000 barrels.

JOHN LEIGH, proprietor of the Leighton, (Wis.) Flour mills and one of the oldest residents of Oconto county, died October 5, after an illness of several months. He was also extensively engaged in the lumbering business and was a member of the assembly from Oconto county, in 1875.

NEAR Hummelstown, Pa., some time ago a partly burned fuse was

found in the large grist mill of the Hummelstown Water Co., and a watch was kept to prevent incendiarianism. On Oct. 4 the incendiaries succeeded in burning the mill with all machinery and grain. Loss, \$25,000; insurance, \$14,000.

SOMETHING caught in the wheel of Lowe's flouring mill, at Hudson, Mich., on the 3d inst. and an investigation revealed the fact that two large eels had clogged the wheel. Twenty-one eels, whose combined weight was 104 pounds, were taken out of the flume. Most of them were about three feet in length.

THE Freeman Milling Company of West Superior, Wis. held a meeting October 10, and it was shown by the books that the company had made a net profit of \$43,000 since last June. The company has been doing the finest flour business at the head of the lake and has been running its mill at the full capacity of 1,700 barrels day and night.

AT Adrian, Minn., Oct. 10, Faragher & Ulveling's elevator, containing 15,000 bushels of grain, was burned. The loss is estimated at \$7,000 with only \$900 insurance. The origin of the fire is unknown. By hard work the Adrian roller mills were saved from the flames, although it seemed for a time as if they would go, too.

A. D. KRAMER, of Bluffton, Minn., has purchased the flouring mill at that place of T. G. Lennon. The transfer was made for a consideration of \$2,500. The mill is equipped with both steam and water power. It has a capacity of 50 barrels per day and has always had the reputation of turning out some excellent grades of flour.

THE North Dakota Milling association, owners of the Valley Roller mills at Crookston, Minn. have brought suit for \$85,000 damages against the Crookston Water Power and Light company, and a big fight is promised. The papers have been filed in the district court at Fergus Falls. The suit is brought on the ground that the latter company shut off power from Nov. 17 to June 12 and compelled the mill company to use steam. A permanent injunction is asked for restraining the power company from shutting off power. A temporary restraining order was issued by the court. The motion for a permanent injunction will be heard at Duluth Oct. 16.

THE FIRE LOSS of the United States and Canada for the month of September, as estimated from its daily files by the *New York Journal of Commerce and Commercial Bulletin*, amounts to less than \$10,500.

700. How serious an increase this is over September 1892, will be seen from the following table, which shows the increase of fire loss during the first nine months of 1893, as compared with the same period in 1891 and 1892:

	1891.	1892.	1893.
January.....	\$11,230,000	\$12,564,900	\$17,988,400
February.....	9,238,500	11,914,000	9,919,900
March.....	12,540,750	10,648,000	16,662,350
April.....	11,309,100	11,569,800	14,669,900
May.....	16,600,385	9,485,000	10,427,100
June.....	8,587,625	9,265,550	16,344,950
July.....	9,662,200	11,530,000	12,118,700
August.....	9,665,100	10,145,300	13,222,700
September.....	10,658,200	7,879,800	10,506,700
Totals.....	\$96,960,670	\$94,992,350	\$121,832,700

The losses of the first nine months of 1893, are over 25 per cent greater in the aggregate than those for the same period in 1892, and at this ratio the record for the whole year threatens to prove very discouraging:

During September there were 208 fires of a greater destructiveness than \$10,000 each. The losses may be classified as follows:

\$10,000 to \$20,000.....	68
20,000 to 30,000.....	58
30,000 to 50,000.....	29
50,000 to 75,000.....	22
75,000 to 100,000.....	10
100,000 to 200,000.....	17
200,000 to 615,000.....	6

Total..... 208

The losses in New York city during September were comparatively light. They amounted to \$261,330, as against \$282,065 in August, and \$560,700 in July. So far this year there appears to be a liberal profit on the fire insurance business in this city; but Brooklyn is making a bad record.

Managing underwriters complain bitterly of the heavy fires in the Western States, and our list of important fires contains a large number of losses from the West.

Taken as a whole the fire insurance business is in a very unsatisfactory condition, and while a profitable era must sooner or later set in, it has been so long delayed that the smaller companies are rapidly being killed off by low rates, high commissions and frequent fires.

THE weary tourist opened the creaking gate and moved slowly up the grass-grown graveled walk that led to the door.

"I'm not a common tramp, mister," he said to the man sitting on the steps, "but I'm mighty hard luck, and if you can give me a lift I shall be very grateful. I am the owner of a silver mine out West."

"I would help you if I could, my friend," answered the man on the doorstep, "but I'm a little worse off than you are. I am the owner of a couple of wheat farms."—*Chicago Tribune.*

CHAS. D. COX, Manager.

MAXIMUM LINES, - - - \$170,000.00.

C. W. MEEKER, Ass't Manager.




Western
The Mutual Fire Ins. Co., New York.
 TOTAL CASH ASSETS, \$1,311,922.27.
 NET CASH SURPLUS TO POLICY HOLDERS, \$861,375.55.
FIRE INSURANCE
 AT
MINIMUM RATES
 ON RISKS EQUIPPED WITH APPROVED SYSTEMS OF
AUTOMATIC SPRINKLERS.
 TOTAL CASH ASSETS, \$235,692.13. NET CASH SURPLUS, \$214,308.63.

The American Lloyds, New York.
 45 Underwriters, collectively representing \$25,000,000.00.
 Underwriters all agree to abide by decision against any one underwriter.

The New York Fire Insurance Company, New York.
 SELECTED RISKS ONLY.

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Milwaukee Bag Company MANUFACTURERS OF COTTON,
 PAPER AND JUTE FLOUR SACKS. MILWAUKEE, WIS.

FOREIGN vs. ENGLISH FLOUR.

Writing in the *British Baker and Confectioner*, Mr. Owen Simonds, F. C. S. Member of the Society of Arts says:

Is foreign flour better than English? An eminent gentleman, universally acknowledged an authority has just honored me by a visit to my sanctum. He argues that, by reason of bread from foreign flour containing more water than bread from English flour, the English flour is therefore better value than the bread from foreign flour. Herein he is, in certain respects, right, but the baker cares little about nutritive value, as the belief of the foreign producing more bread than the English would be sufficient, in most cases, to induce as large a use of the foreign as possible. But has the orthodox and prevailing preference for foreign a commercial base? Do we get as big a yield from the foreign as we imagine? At what sacrifice to the quality of the bread do we force in as much water as it will hold? Careful consideration of the subject will show we do not get that extra water absorbing capacity for nothing. Some of our trade do not sufficiently realize that, if we want to sell a large quantity of bread, the less water we sell in it the better, unless we counteract the depreciating influence of the water by using a higher grade of flour. Let us take an extreme case. A sack of American first bakers will at the present time be about 2½ per sack less price than country roller whites and, for the moment we will say that the American will make five quarters more bread than the country, equalling a further 2½, that is, a total of 4½ per sack, or one half-penny per quarter. But the first bakers' grade and the country separately turned into bread would be more than a great contrast. The first bakers' would barely be salable for a family trade, but might fetch fourpence per quarter, whereas the country would more easily sell at fivepence, and would very closely compete with a well-known bread which I recently purchased at fivepence-halfpenny. One halfpenny saved, one penny lost. If with an ordinary family trade a man wants extra strength or extra yield, he must either buy a higher class bag or increase the quality of the remainder of his mixture. If he does, wherein is his saving? Is it the size of the loaf or the number of loaves we can obtain from a sack that keeps our trade together, or is it the palate of the consumer? The pleasing of the eye is but a shower

in a parched desert; the captivation of the palate is the sheet-anchor of a large trade. Do we, then, effect economy by buying American low-grades, be they ever so low in price? Although most far-seeing men acknowledge the power of flavor, some forget its power when, in such times as the present, it seems comparatively dear. The art of buying and manufacture is, of course to obtain a regular article while availing oneself of those grades of flour which happen to be temporarily in excess on the market. Texture, size, color, bloom, finish, shape and general appearance are not difficult to obtain under varying conditions, but regularity of flavor is a very different matter. English wheat farmers may take heart, because, although it goes hard with them now, the ranks of those who realize that big trades are to be obtained and kept by flavor will assuredly increase. This is no theory, and those who live near the hub of our world can the most easily testify as to its practice. At first sight it would seem that the miller who obtained 72½ of flour out of his wheat was a better miller and making more profit than when obtaining only 70½; but the depreciation of quality according as the percentage is increased is identical with the present subject, viz.: that extra water-absorbing capacity considered as extra value is a delusion; that, as in the case of the miller, in proportion as extra yield is obtained, so must, all things equal, the quality of the product be deteriorated, or to obtain the same quality of product and more of it the price of mixture must be proportionally increased. A miller can improve his product in relation to his mixture, shillings per quarter. In the same way the man that puts more flour in the bread, that is, makes stiffer dough, is getting value for that extra flour, is improving his quality out of the same price flour, and is on safer ground than the man who thinks he is economizing by setting his batch as slack as it will bear. Low grades and extra saturation, of course, have their uses when one is bound to a price for a contract.

MISCELLANEOUS.

THE October returns to the statistician of the Department of Agriculture makes the general condition of corn 75.1, against 76.7 for last month and 79.8 for October, 1892, there being a falling off in condition, the result of continued drought. The returns of yield per acre of wheat indicate a production

of about 11.3 bushels, being 1.7 bushels less than last October estimate. The rate of yield in Wisconsin is 13.3 bushels, Minnesota 9.1, Iowa 11.5, South Dakota 8.6, North Dakota 9.5.

THE final crop report of the Kansas State Board of Agriculture was issued Oct. 7. The total area harvested was 2,517,094 acres, the average 9.5 bushels per acre, and the total yield 24,881,448 bushels, an increase of 5,000,000 bushels over the September estimates. The spring wheat area harvested was 35,118 acres and the product 208,239. The oats product was 28,194,717 bushels; rye 1,068,019 bushels, and barley 467,882 bushels. The corn area planted was 6,227,067 acres; the area worth harvesting 4,621,162 acres, and the total yield for the State 113,585,652 bushels.

BRIDGET—The new neighbors next door wants to cut their grass, and they say as would ye be so kind as to lend them your sickle.

Puritanical Mistress—Lend my sickle to cut grass on the Sabbath! Tell them, Bridget, that we haven't any.—*Brooklyn Life*.

THERE is a deficiency of 34,000,000 bushels in the German rye crop this year, and this comes with a deficiency of 18,000,000 bushels of wheat. Rye bread is the staple food of a large part of the German people. They prefer it to wheaten bread when they can get both. Owing to the tariff war with Russia importations of rye from that country are cut off. It is Russian rye that has heretofore supplied the deficiencies of what Germany requires. There is sure to be a large demand for all the rye that American farmers can produce during the coming twelve months. It is a crop much less exhaustive than is wheat. It can be sown later in the fall, and if fertilized with mineral manures it responds to liberal treatment quite as freely as does wheat. In many places the demand for rye straw makes the crop worth growing for the straw alone.

A motion was entered in the Supreme court of the United States at Washington, Oct. 10, which may occasion a delay in the settlement of what is known as the North Dakota elevator case—Norman E. Brass vs. The State of North Dakota. The case was submitted at the last term of the court, and an early decision at this term had been anticipated. General Holbert E. Payne, for the appellee, moved that the submission be vacated and that he be permitted to file an additional brief on behalf of the State. He said the submission had been made

without the knowledge of the executive officers of the State, who desired to present some new facts and authorities to the court. The matter at issue in this case is the right and power of the State to regulate grain elevator charges. The State courts have upheld the validity of statutes authorizing the State thus to do.

MIKE DONOVAN, when he visited the cemetery, noticed on a tombstone the following inscription: "Sacred to the memory of a lawyer and an honest man." "Be the powers," said Mike, "that's a strange custom, burying two men in one grave, and bad cess to me if I don't feel sorry for the honest man."

NEW SOUTHERN MILLS—In its review of new industries established in the South during the third quarter of 1893, *The Tradesman* says:

The establishment of thirty-three new flour and grist mills during the quarter, forty-five being reported in 1892 and thirty-four in 1891, shows that diversified crops have created and sustained a demand for mills wherein to prepare at home the flour, meal and feed which were formerly brought from the West and North in enormous quantities. Only three States, Arkansas, Kentucky and Mississippi are unreported in this list, in which North Carolina leads with six, Tennessee having five, Alabama Louisiana and West Virginia four each the smallest number, one, being credited to Florida.

RECENT MILLING PATENTS.

The following list of patents for Milling and Grain-handling Appliances granted during September, '94, is especially reported for the UNITED STATES MILLER by H. G. Underwood, Patent Attorney, 107 Wisconsin st., Milwaukee, Wis., who will send a copy of any patent named to any address for 25 cents.

- No. 504,320, Drier for cereals, P. Bogarelli, Turin, Italy.
- No. 504,406, Grain-separator, J. C. Benson, Alcony, Ohio.
- No. 505,010, Grain-scouring machine, C. O. Tinkham, & O. B. Sims, Akron, Ohio.
- No. 504,761, Grinding-mill, J. Thompson, Bucyrus, Ohio.
- No. 504,784, Hominy-mill, R. G. Jenckes, Terre Haute, Ind.
- No. 505,801, Bolting-chest, F. J. Schupp, Marshall, Mo.
- No. 505,573, Grain-cleaner, O. N. Morse, Jackson, Mich.
- No. 505,645, Extracting-weevils from grain, D. R. Bowker, Brooklyn, N. Y.
- No. 505,702, Wheat-scourer, C. V. Dixon, Waits, Ohio.

COMPULSORY GRADING.

Referring to the paper of Mr. Henry C. Kurtz, on "Compulsory Grading of American Flours," which was extensively published by the milling journals of this country, the *British and Foreign Confectioner* of Oct. 7, says:

There is little danger of any system of compulsory grading being adopted here. As bakers we have had quite enough of compulsion under the bread laws; we have seen how ineffective such compulsion is, and how illusory as a protection against fraud. As to the fraudulent importation of low grade flour to sell as patent, we are perfectly competent to protect ourselves with the aid of our practical and technical skill. We make no confession of incompetence in that respect. The fact that the bulk of American flours continue to be such high-class products as they really are, despite all assertions to the contrary, is sufficient evidence that at least the American miller is alive to the fact that we have quite enough of acumen to know and appreciate a good thing and detect a bad when we see it. Such talk as there is of compulsory grading is ostensibly made on behalf of those bakers whose ignorance and stupidity make them a prey of the fraudulent dealer; but the day is past, or is not yet dawned, when the State, even if it could, is going to step in to protect the ignorant section of a trade from the effects of its ignorance. The whole complaint and the whole idea we think much beneath the dignity of British traders. Even as matters now stand, there is no call whatever on the ground of fraud for interference with the American flour millers in their trading with the British baker. So far as the London market is concerned, it is a well-known fact that the average class of flour coming into that market from America is quite 20 per cent better than it was less than ten years ago, and that in consequence the quality of London bread has improved to a corresponding degree. Only a few years ago the London market was the receptacle for all the dressed offal which the American millers could not sell elsewhere; now such flour could hardly find a purchaser. If there is less of those extremely hard and tough patents coming here than formerly, it is simply because they are not wanted, being altogether unsuited to the kind of bread that is in public demand. American flour now is better value for money than ever it was. Indeed, there is just the suspicion that the American miller, in his strong desire to trade with the British baker, is more generous to him than even to his own countrymen, and that he often sends his flour here without obtaining his adequate trade profit. The British baker at least has no call to grumble at this state of affairs.

The manner in which the council of the National Association is handling this subject may well be described as gingerly. This manner we think only less wise than leaving it alone, but there is hope yet that the policy will be one of non-interference. Mr. Fletcher calls it a big question, we venture to call it a stupid question. The National Association has no power whatever to enforce compulsory grading on American flour, and any attempt to try will only end in the Association making itself ridiculous.

At the last Canadian Census there were 3,442 persons employed in flour and grist mills in Ontario, the average wages of each being £78 per year. At the previous census the wages averaged £98 per annum.

REDUCTION OF DUTY ON FLOUR AND AGRICULTURAL IMPLEMENTS.

Representative Harter of Ohio sent the following letter to the Chairman of the Ways and Means Committee, under date of September 23:

Sir: The present duty on agricultural implements is 45 per cent. The total cost of labor on this class of goods is not over 20 per cent upon an average, and the wages paid for labor in countries which compete with us are from 60 to 70, say 70 per cent of those paid by us. This being so, a revenue duty of ten per cent would amply protect the American manufacturer. But, as a matter of fact, we need no protection, and it ought not to be given to us, for all this character of goods are produced in the United States cheaper than elsewhere, and in foreign markets American goods of this class control the trade. A small tariff tax for revenue purposes ought perhaps to be continued, but surely no legislation looking to the "protection" of agricultural implement manufacturers ought to remain on the statute books of the United States.

The present duty on wheat flour is 25 per cent. The average wages paid to labor in the making of flour will not, in well located and carefully managed American mills average more than 5 per cent, and this covers also such items as insurance, taxes, repairs, office expenses, and in some mills betterments. If it is desired to "protect" the manufacture of flour in this country, a tariff tax of two per cent instead of the present rate of 25 per cent would be ample; in fact, the item of freight alone is an ample advantage and affords all the protection the American flour maker could reasonably ask.

I would be glad to see both flour and agricultural implements of all kinds put upon the free list, and am certain that no reasonable producer of either can object to a reduction of the present rates of duty to ten per cent. I have been engaged in the manufacture of implements for twenty-five years, and in the manufacture of flour for nearly twenty years, and speak from the standpoint of an interested and practical man.

CALIFORNIA MID-WINTER EXPOSITION.

There are a few people in the United States who are under the impression that the California Mid-winter International Exposition is to be merely a State affair. While this is true to the extent that most of the money subscribed to its aid was by Californians, the Mid-winter Exposition might truthfully claim to be as international in character as the World's Columbian Exposition. True the exposition held in Chicago received substantial aid in the shape of an appropriation of \$5,000,000 by Congress, and there is no talk of a similar appropriation in behalf of the Mid-winter Exposition.

But this does not arouse any jealousy among Californians, for they are confident that their own enterprise and their State's wonderful resources will make such a prodigal appropriation unnecessary.

It must, however, be borne well in mind that the Congress

of the United States has signified its approbation and stamped its official approval upon the Exposition by passing unanimously a joint resolution giving free entrance to all exhibits, and also allowing foreign exhibits at the World's Fair to be transferred to San Francisco free of duty. It has also been arranged that there shall be at all international expositions a branch customs house on the grounds under immediate national control.

The United States in its entirety looks forward with the most pleasurable anticipation to the accomplishment of this magnificent maiden effort of the Golden State.

The State has given its most hearty endorsement to the Exposition through its Governor, the Hon. H. H. Markham, who has issued the following official announcement:

"As Chief Executive of the Sovereign State of California, I desire to give notice to official heads of various Governments, States and Departments of the World, that the people of this State will hold an International Exposition in the City of San Francisco, commencing January 1st, 1894, and I would most respectfully invite the same hearty support of your citizens, if possible, as was so generously given to the Columbian Exposition at Chicago.

Given this sixth day of September, at the Capitol at Sacramento, California, United States of America.

H. H. MARKHAM, Governor of the State of California."

There exists in the State of California the greatest enthusiasm in favor of the Exposition. Rich and poor have gladly, willingly and spontaneously given their assistance as far as lay in their power.

LITERARY NOTES.

THE Indian and the Indian's land are subjects of permanent interest, and just now that interest is quickened by the opening of the Cherokee Strip. In *Harper's Magazine* for November Mr. Rezin W. McAdam, a newspaper editor who resides in the Indian Territory, will advocate dividing up the reservations among the red men and placing Indians on the same footing as whites and negroes.

ST. NICHOLAS FOR OCTOBER.—There may have been a time in the darker ages when parents could ask whether they could afford to take a magazine for the children; but to-day the question is reversed, becoming, "Can we afford not to take a magazine for the children?" School is good; the church is good; society of the right sort is good; but the magazine supplies something not found in any of these. It gives the literary element. Children nowadays will read something; if they have a magazine, they will probably find in it what they crave.

Here is the October *St. Nicholas* (and *St. Nicholas* is now going to all the readers of "Wide-Awake" since the Boston Magazine has been merged in the New York periodical), and at the portal stands "An Oriental Sentinel," fitting guardian of the "Arabian Nights" riches within its pages. What a wealth of learning, of wit, of art, of pure, wholesome fun is here offered to the English-speaking youngsters of the world! "The Story of a Grain

of Wheat" is told by W. S. Harwood and we follow the kernel from the seeder to the dining-table, catching glimpses along the way of the limitless prairie horizons. Then for a little fun after the dose of useful knowledge, Tudor Jenks tells us the tale of "The Prince's Councilors," taking good care to show how things do not always turn out just as they should even in fairy stories. Dan Beard illustrates the parable in his characteristic style.

Harper's Weekly will be unusually strong in World's Fair subjects next week. Thulstrup, Remington, Graham and Rogers each contributes a full page drawing, supplemented by Newell's amusing "Johnson Family" and a page reproduction of an instantaneous view of the Chicago Day crowds in Court of Honor. Richard Harding Davis contributes a striking article on the "Last Days of the Fair." Other notable features of timely interest are the article and illustrations of the America's Cup Races, of the recent destructive cyclone in the South, the views on the cruiser New York, and the portraits of the two candidates for Judge of the Court of Appeals for New York, the Bishop-elect of Vermont, and of the Crown-Prince of Austria. The number also contains the latter half of A. Conan Doyle's intensely interesting story of "The Naval Treaty."

THE *Century* for October will contain articles appropriate to the closing weeks of the World's Fair, the first being the fullest biographical sketch ever written of Frederick Law Olmsted, the designer of the original plan of the landscape of the Fair. The article is by Mrs. Van Rensselaer, who says of this work that in it Mr. Olmsted "has lifted landscape gardening to a higher place than it ever held before in the interest and respect of our public." A full-page portrait of Mr. Olmsted is printed as the frontispiece of the number, which also contains an editorial article, "Don't Miss the Fair!" and a poem by R. W. Gilder entitled "The Vanishing City," celebrating the artistic beauty of the Fair.

LIPPINCOTT'S MAGAZINE FOR NOVEMBER.—The complete novel in the November number of *Lippincott's* is "An Unsatisfactory Lover," by Mrs. Hungerford ("The Duchess"). It tells, in the style which has charmed so many readers, of an inauspicious wooing and an interrupted courtship, which at length led to a happy result—for the lover did not always remain unsatisfactory.

The ninth in the series of Lippincott's Notable Stories is "The Rustlers," by Alice MacGowan. It is a powerful tale of the panhandle of Texas. Other short stories, or sketches, are "How the Light Came," by J. Armoyn Knox, which narrates a pathetic incident of French-Canadian life, and "Expensive Religion," by Phil Stansbury, an episode in the experience of a colored brother.

The Athletic Series is continued in an article on "Golf," by John Gilmer Speed.

Lewis M. Haupt tells of "Progress in Local Transportation; Dr. Charles C. Abbott describes "An Old-Fashioned Garden," which contains shade and water, and by consequence also the music of birds; and Wilton Tournier tells "Why the Body should be Cultivated."

"A Three-Volume Tract," reviewed by Frederic M. Bird, is Madam Sarah Grand's remarkable novel, "The Heavenly Twins." M. Crofton continues his series of "Men of the Day" with a brief sketch of Attorney-General Olney.

The poetry of the number is supplied by Hjalmar Hjorth Boyesen, Bliss Carman, Richard E. Burton, and Florence E. Pratt.

MINNEAPOLIS FLOUR MAKING.

Last year the Minneapolis mills ground on an average 3,500,000 bushels of wheat monthly. So far on the new crop year the average is larger. Last month the production amounted to 1,042,835 barrels, equal to 4,692,657 bushels of wheat. The advance in freight rates, about the middle of the month, was the cause of the mills grinding more perhaps than they otherwise would, owing to millers being anxious to get out as much flour as possible before the new rates went into effect. To that some of the present dullness in flour may be attributed. Buyers were, of course, equally anxious with millers to take advantage of the low rates and bought freely and now have fairly liberal stocks on hand. During the month the flour shipments were 1,008,936 bbls. Of this amount 316,400 barrels went direct to Europe. With the present known spring wheat shortage, the large amount ground last month is a reminder that later, good milling wheat will not be so plentiful, unless there is a falling off in production. Millers are a unit in calling the flour markets dull. They lay the blame, not so much to the large supplies of flour held by jobbers and merchants, as to the weak and wavering character of the wheat markets, which has a deleterious effect upon buyers, the world over. While it is true that the large supply of wheat, that is floating around, stuffing the channels of trade and blocking an advance in prices, has had a bad effect on the wheat markets, it is not the main cause that the markets remain so debilitated. —Market Record.

1200 H. P. TURBINE FOR NIAGARA.

Another immense Water Wheel has just been shipped to Niagara Falls by James Leffel & Co., of Springfield, Ohio. This new wheel is very similar in design to style 23, shown on page 45 of their 112-page pamphlet, which they send to engineers and others interested. It is a duplicate and of nearly the same power as one which was shipped some six months ago to the Cliff Paper Co., and is intended for the same parties.

The wheel is of the new type on horizontal shaft, and is known as the James Leffel Double Discharge Turbine, the entire weight being 30 tons. The water will be conducted to the wheel, from a canal near the top of the cliff by an 8-foot pipe, extending downward until it reaches the mill, located near the foot of the cliff. The water will enter the cylinder casing of the wheel from below, passing upwards a few feet, filling the case, and thus obtaining the head pressure.

The amount of head will be about 130 feet; the wheel being some 67 inches in diameter, a speed of 225 revolutions will be obtained, and almost or quite 1200 H. P. developed. The runner is made of bronze, with a very strong, heavy iron center, all nicely proportioned and designed, and the mechanical construction finely executed. The wheel will connect direct to the powerful wood grinding machinery, obviating entirely the use of the gears or belts. The machines will be located on each side of the wheel, affording a very simple design and arrangement for the whole plant.

The only American design and pattern of wheels that are being placed at the new improvements at Niagara, are manufactured by James Leffel & Co. The Leffel Wheels already in operation there give so uniform and perfect satisfaction as to induce the parties to make the duplicate orders recently shipped.

The aforesaid Water Wheel Company have just completed a very original and unique design of wheel plant for another New York Company. It comprises four wheels in one system, being a quadruple wheel of 1000 H. P., to operate under a 40-foot head. Equally as successful results are contemplated for this combination of wheels, as they are realizing from their Niagara Water Wheel plants.

THE ACCUMULATION OF WEALTH.

In 1890 it was claimed that there were in round numbers in England 200 persons worth more than \$5,000,000 each, 100 in the United States, about the same number in Germany and Austria, 75 in France, 50 in Russia and the same in India, with 125 in all other countries. Probably since that time there has been some increase over that number in the United States.

There is one thing that should be considered, however, when we think of these multi-millionaires. In England very few of them have accumulated their wealth in business or employ it in business. It is principally in large holdings of real estate, and whatever income they derive from it is from the rental of the property. This wealth gives employment to but a fortunate few of personal servants, while it deprives many of profitable employment, because it withholds large tracts of land, that might well be cultivated, from those who would gladly work upon it, and who might, by so doing, furnish cheaper food to the workingmen in other business. The same thing is true in Continental Europe. Those who are not landholders are mostly

bankers, and but few who have \$5,000,000 are engaged in manufactures or in any other business.

In America the reverse is true. Nearly every one of them has his capital employed in active business, and gives employment to thousands of people. Take for instance George Gould, whose \$50,000,000 gives employment to 50,000 men. The same may be said of the Vanderbilt fortune, and that of the magnates of the Standard Oil Company, those who own the coal mines, the members of the beef and pork packing companies, and even those of the mining regions. The merchant princes who have \$5,000,000 are not many, and probably their employees are not in the proportion of one man to each \$1,000 of capital, but some of them are also owners or large stockholders in mills or manufactories where the proportion is much larger.

While this state of affairs exists here, and while our American system of dividing the property among the children, instead of entailing it all upon the eldest son, as in Europe, continues, there is not the danger from this accumulation of wealth of the rich growing richer and the poor poorer that there would be if the English method of managing fortunes were in vogue. While so much wealth in the hands of a few may be an evil, as a concentration of great power in the hands of its holders, we are not among the alarmists who see in it signs of great danger to our republican institutions. It has its compensations in that it may do great good if wisely used, and to use it otherwise must soon weaken its power. —Industrial World.

ANTI-OPTION BILL.

THE anti-option bill is to be revived, says Chairman Hatch, of house committee on agriculture. He has not introduced the bill because he wants to make a fight to have it referred to his committee. Under the present rules as changed since last session, it is referred to ways and means. Kilgore, of Texas, had this amendment to cover the anti-option bill, because he wants to smother it in committee. Hatch proposes several changes in the bill before introducing it. He says he never was in favor of requiring dealers in articles of legitimate future delivery to keep records of their transactions for the benefit of the revenue officials. Hatch would be satisfied with a measure like that offered by Senator George, of Mississippi, declaring dealing in futures an obstacle to interstate commerce and imposing

penalties, but he thinks the courts would not enforce it. He points to the oleomargarine tax to show what he believes could be done to defeat option gambling. In the house it is more than probable that the anti-option bill will never become a live issue. It is sure to go to the ways and means committee and it will probably never come out alive. Senator Washburn has decided to do nothing with the anti-option or any other bill until the silver fight is settled. He has maintained this position from the first, but he expects subsequently to revive the anti-option measure in some form.

THE WORLD'S WHEAT CROP.

Corn Trade News, the daily organ of the trade in foreign grain in the United Kingdom, will shortly publish its annual estimate of the world's wheat crop with comparisons. The following is a bare summary of the tabular statement, showing the yield this season in each quarter of the globe, compared with the two former years:

Crops in	1893.	1892.	1891.
	qrs.	qrs.	qrs.
Europe.....	167,000,000	171,000,000	153,000,000
The Americas	68,500,000	85,000,000	97,000,000
Asia.....	43,700,000	55,000,000	44,000,000
Africa.....	4,500,000	4,800,000	6,000,000
Australasia..	5,100,000	4,600,000	4,100,000
Total qrs.	288,800,000	300,400,000	304,000,000
Gazette avg. price per qr.	25½	29½	41½

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SEND for a copy of Cawker's American Flour Mill and Grain Directory for 1892-3. Address, THE UNITED STATES MILLER, 68c Mitchell Bldg., Milwaukee, Wis.

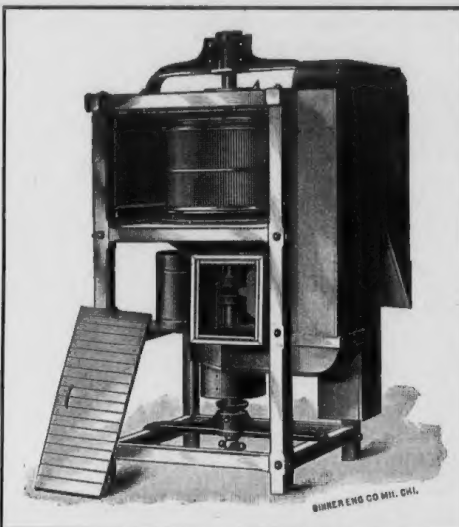
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Editorial.

THERE is a noticeable difference in the computed valuation of breadstuffs reported during the past month and that of same month of past year. In September, 1892, the total number of bushels of exported breadstuffs, not including the manufactured articles, as stated by the government official report, was 14,243,961 and the valuation of same was \$10,698,544 or an average of a little over 75 cents per bushel, while for the present year the figures were 18,408,897 bushels and \$10,915,172 or an average of a fraction over 59 cents per bushel. The 1893 figures for wheat flour shows the average valuation to be, omitting fractions, \$4.36 against \$4.64 for same month in 1892, while for the nine months ending September 30, the average valuation for 1893 is \$4.44 against \$4.82 for same time 1892.

A NEW venture in the list of periodicals has made its appearance under the title of "Aeronautics" and will be devoted, as the name implies, to the publishing of the latest accessible notes, news and information about aeronautical engineering, including reports of experiments, investigations and illustrations of new inventions. The proceedings of the International Conference on Aerial Navigation, recently held in Chicago, will appear in its columns, as space permits, until completed. The initiatory number is for the current month and contains valuable reading matter to those inter-

ested in the subject considered. "Aeronautics" is published monthly; subscriptions, \$1.00 per year. Address, 47 Cedar Street, New York.

THE MANUFACTURERS GAZETTE for October 14 appears as a World's Fair edition and, in addition to its usually liberal amount of useful and interesting reading matter, it makes a specialty of the industrial and manufacturing energy and resources of New England, giving the location, manufacturing importance, rail and water facilities, public buildings and institutions, financial condition, etc., of some of the foremost cities of the New England States. We do not know all of the specialties claimed by Boston as evidence of its high standing among the large cities of the United States, but we know that it can truthfully state with pride that it is the home of an unexcelled publication of its class, in *The Manufacturers Gazette*.

WE acknowledge receipt of a copy of "Annual Review of the World's Wheat Trade," September, 1893, by Geo. J. S. Broomhall, editor of *Corn Trade News*, Liverpool, England. This is not among the many pamphlets of which a reading ends its usefulness, but is a carefully compiled statistical work, for reference as to the past, present and prospective status of the international grain trade, as viewed by an interested observer of facts, as such have occurred during the past and an intelligent estimate as to future events, based upon a knowledge of the past. We advise those interested in statistical matters, relative to the cereal products of the world, to secure a copy of this valuable work of the "Corn Trade News," 4 and 20 Brunswick St., Liverpool, England.

OUR Buffalo correspondent, in his last month's letter, remarked that Huntley, Cranson & Hammond, of Silver Creek, N. Y., were not as busy as usual at this time of the year, and had reduced their force of workmen one-half. A representative of this paper chanced to visit Silver Creek the latter part of September, and it was evident to him that the Buffalo correspondent had been taking somebody's word for the truth of the item re-

ferred to. The "Monitor Works" of Huntley, Cranson & Hammond were found to be in full blast, the force of workmen and daily run being about the same as usual. The sales for September showed about 125 orders booked. In August the daily run was for a time reduced to eight hours, but early in September full time was resumed.

The Monitor grain cleaning machinery is steadily growing in popularity abroad, and the export orders which are regularly received would make a fine and profitable manufacturing business in themselves.

Milwaukee Notes

DURING the four weeks ending Oct. 14, the average daily production by the city mills was 7,400 barrels of flour.

THE Board of public improvements, at its meeting in St. Louis, Mo., on Tuesday Sept. 26, awarded the contract for furnishing two high-service engines for the station at Bissell's Point to the Edw. P. Allis Co., their price being \$132,000.

THE stock of wheat here is reported at 740,209 bushels against 1,416,000 bushels the corresponding time last year. Grain freights are steady on the basis of 3c. for wheat and 1½c. for rye and barley by lake to Buffalo. The steamer Mary Boyce was recently chartered for 65,000 bushels of oats to Buffalo at 1½ cents.

A HUGE shaft, almost a duplicate of the one on the Allis-Reynolds engine at the World's Fair was recently shipped by special car by the Edw. P. Allis Co. to Brooklyn, N. Y., going via the Chicago & North-western Railroad. This is the third shaft manufactured by the Allis Co. for the Brooklyn Street Railway Co. The shaft weighs 60 tons, and is one of the largest of its kind ever manufactured.

THE postmaster's quarterly report, ending with Sept. 30, shows a small decrease in the amount of business done, compared with the corresponding quarter of last year, in the sale of stamps and stamped envelopes, though the money-order department shows a good increase. The receipts from the sale of stamps and stamped envelopes for the quarter was \$107,064.82.

COMPLAINTS of dullness of trade are growing gradually less frequent, therefore trade is gradually improving. A great detriment to free and liberal transactions in business is the slowness of collections generally, though quite an improvement in this matter is observable from the conditions of a month ago. At our banks business is reasonably active. The

railroad people say there seems to be plenty of money to move crops and an average of 350 carloads of grain are being daily received in this city.

THE wheat market is somewhat strengthened by recent favorable reports from New-York. Receipts moderately large. Prices ranged, December, 60¾ to 61½; cash 2½c. below; and May 7c. above.

Flour is steady but dull and choice hard spring-wheat patents, in wood, sell at \$3.75. The tendency of prices is downward.

Millstuffs are dull, ranging at \$11.75 @ \$12 for sacked bran; and \$12.75 @ \$13 for middlings.

INDIVIDUAL depositors with the Mitchell Bank, are giving vent to the feeling of dissatisfaction caused by Judge Johnson's decision, making the city a preferred creditor of the bank. And it does seem unreasonably hard that an individual or firm having placed money on deposit for the very same reason and purpose as the corporation placed it, should not, in the matter of a division of the assets of a depository, stand on an equal footing with all depositors. But the law says otherwise. As one of the many dissatisfied says: "Under these circumstances it is no wonder that the anarchist proposition to wipe out all existing laws gains ground." In a matter of this nature, the citizen, who is not educated in law and its technicalities, sees no justice in the decision of the court.

As in the case of all matters where government officials are at the helm, the federal building is at a stand-still, awaiting the pleasure and decision of the powers that be, as to what material shall be used in its construction. The latest report states that the supervising architect had an interview with the Secretary of the Treasury; the former being in favor of using sandstone while the latter, it is claimed, shows a preference for granite and, it is also claimed, the Secretary's preference is seconded by Milwaukee's two congressmen, Mitchell and Somers. Such being the case, there is hardly a doubt that granite will be the material used and it is hoped that a decision will be speedily reached and the contractor be allowed to proceed to a finish without further delay. It is also hoped that a good substantial building may be the result. As a result of the loose manner in which government work is allowed to be done, witness the federal building at Chicago, in which the judges of the U. S. Circuit Court refuse longer to sit for fear of personal injury from falling plaster, etc., and will hold regular session at Milwaukee until such time as more safe quarters are provided at the World's Fair City.

Correspondence.

[The following letters are all from our own special correspondents, and reflect their views and the views of the trade in the location from which they write.]

NEW YORK.

Slight Improvement in Demand and Prices, on the Government Short Crop Boom of September. Only to Give Place to Dullness and Depression Again.—Bigger Crops Than Estimated and Less Export Demand.—Changes in Flour Demand. A Bonanza in Feed.

THERE has been little of interest, and less of change, to record in the breadstuffs markets, or in the general situation and outlook, during the past month. September started off with a short crop boom, in everything the American farmers raise, based upon the government crop report for that month. It had been pretty generally anticipated, both by the exporters and the trade, which had taken more than the usual stock in reports of damage to the crops by drought, because of the lowest prices on record, the general shortage in Europe and the big export demand of the last three months; which had come to be regarded as a sure and steady thing, to be continued, for the balance of the crop year. But the general government outdid all the state bureau crop reports, on the shortage of everything; and this alarmed the shorts, changed the opinions of the trade and created a new bull sentiment, that went in and re-discounted all the damage that had really been done and caused a

PURELY SENTIMENTAL BOOM

that still further cut off export demand, at the same time that it increased the interior movement of everything, until the insiders got tired of doing all the bulling while the "poor farmer was being compelled by the stringency in money to sacrifice his crops at these panic prices." When too late, the bulls slowly came to the conclusion that the "poor farmer" had been concealing an extra pack in his sleeves and playing it, while they had been "holding the bag" for him to market a much larger surplus than anybody but the farmers had supposed to exist.

Since the middle of the month, therefore, the poor but good philanthropists, the bulls, have been getting out of their holdings, and the markets have been gradually settling back to the old ante-September basis; while buyers, both home and export, have been holding off, for prices to get back to old bottom figures or for stocks abroad to decrease, so that storage room could be found for the stuff they had already bought for future shipment, which has been accruing on the other side during the month.

SUCH A BLOCKADE OF ENGLISH PORTS has not occurred in years, al-

though the continent, learning from the last short crop year, or that her own crops were not so short as expected, had not taken so much wheat for forward shipment as did Great Britain. Stocks in all English ports but Liverpool, therefore, showed an important increase on the 1st of October, especially London, both in wheat and flour, since when the English markets have been suspiciously weak, and inclined to "run away" from ours on every break; although glad enough to follow us on the late advance, just far enough behind to get nothing, while letting us bull the huge stocks she holds that cost higher prices than the present, to a point where she could get out, without loss, or at a small profit. This has been the only "support" our market has had since the drought in the winter wheat belt was broken and seeding of winter wheat placed out of danger, except the lighter movement of winter wheat, consequent upon the activity of winter wheat farmers in plowing and seeding their next crop rather than in marketing their last. This is the

SITUATION OF THE WHEAT MARKET

and there does not appear to be anything in sight, this side of the holidays to bull our market, so long as the present volume of interior receipts keeps up, no matter whether it comes from the spring or winter states. Accounts of general trade from Europe, and especially from Great Britain, are very bad, and there is little prospect of any important increase in demand from the United Kingdom this year, while the Continent may take a little more than she has been doing, including Portugal, whose duty has been reduced to let in her 5,000,000 bushels deficit in her own crop. But this is only one week's exports from both our coasts, of wheat and flour, up to three weeks ago since when they have fallen to about 3,000,000 bushels.

Even after the holidays, it is a question of the prospects of the wheat crops of the Southern Hemisphere, whether Europe will be a heavy or a light buyer of our wheat. If these prospects are good, she will hold off and reduce her stocks to a minimum, should we advance our prices materially here, until India ships her new crop next May, and Australia and South America send in their contingent. If, therefore, there is a large excess over the government estimate of our crop, either for this year or the last two, as is now generally believed, the chances of getting prices up to any sublime height on this crop are not very brilliant, though they certainly should do better than so far, during the last half of the year. On the other hand, there can

scarcely occur a shortage in the crops of the whole world, with its increased wheat area of the last decade, that will begin to put prices back up to the old level; for the cost of production and transportation has so decreased in that period that prices must remain permanently lower.

THE FLOUR OUTLOOK

is but little if any better than that for wheat. Indeed, with the increase of capacity for production, at Duluth and Superior, the past year, as well as at other points, the flour market is at all times threatened with overproduction, except when prices of wheat are so much above those of flour as to compel unimproved and smaller mills to shut down, as has been the case in many parts of the winter wheat states of late. This produces a chronic state of lower flour than wheat, as has been the case for some time, and, until the supply of winter wheat flours has been reduced to a lower point here than in years; yet prices have not advanced with spring flours on the late strength, notwithstanding the former have ruled for months lower relatively, with the latter, than for years. Beside, the wheat market has the support of speculation at times as well as its depression, while flour sympathizes with the latter more than when wheat advances. The effect of these conditions is seen in the smaller proportion of winter to springs, in our stock Oct. 1st, than in years, and yet the former cannot be forced up to their old position, except in the case of Kansas flours which are practically springs, as they have the strength of the latter, being made from Kansas hard wheat. Especially have winter patents suffered, remaining lifeless on the early Sept. boom at \$3.60@3.85, while springs advanced to \$4.15 to 4.50 for country to fancy Duluth brands. Yet the latter have since fallen back more than the former, to \$4.00@4.25 for all but the top Minneapolis brands, while winters have settled to \$3.50@3.75 and winter straights from \$3.25 to 3.50 back to \$3.15@3.35. But all grades of winters under clears have been scarce and wanted at full top prices of the last six months, during which they have not raised over 10c, having been relatively higher than the Trade brands of winter; the Continent, West Indies and the Provinces competing for them, with the home bakers' trade. Spring Bakers' have also been scarce and higher and in better demand for home use, as the mills have sold or consigned so much of these flours to the other side and drawn against them, since the panic, that few have come here, where they have been neglected all the past year until

now. Low grade springs have been almost nominal, as they were sold ahead freely for export some time ago, and have not been on the market to any extent, at the same time Europe has been under our market on these flours and for feed stuffs, as well as on Bakers' Extras and higher grades. Hence there has been a very light export trade along the whole line for the entire month.

Even the West India markets only came in for about 50,000 bbls. City Mills at \$3.85@3.90. But they had bought ahead into the middle of this month and hence did not need much. But our city mills manage to keep sold ahead of production to the local trade chiefly on their Blended Patents, at prices above the top Minneapolis brands, as only about 40 per cent of their output goes into patents, while the spring wheat patents are ground so fine, to give them color, after making 75 to 80 per cent of their output into patents, that they lose their strength and the family trade is going off from them onto city, which answer as well for pastry as bread, instead of keeping two kinds of flour as before, namely springs for breads and winter for pastry and cake. This is also effecting winter patents unfavorably until straights for bakers' use bring almost as much. The city mills have also had a "pudding" on the feed market, as the drought of August and September has kept western feed out of this market practically, and they have advanced prices to 85c in 5,000 bag bins and 90c in job lots, at which they are sold ahead to the city and New England trade all this month, and have sold 1,200 tons besides, for export, at 85c, when western was offered to arrive at 80c for spring bran.

Rye flour has dragged back to \$2.80@3.15 after being up to \$3.00@3.30 early in the month, on the government short rye crop. But there is no demand for the grain for export or distilling since the government compelled cash payments of tax by distillers. Buckwheat flour has been in good demand earlier than usual at \$1.00 per barrel higher prices than a year ago, as this crop is supposed to be short, too. But receipts are up to last year's so far. Prices are \$3.00@3.15 for new crop on spot and \$2.50@2.75 to arrive.

NEW YORK, Oct. 12, 1893.

BUFFALO.

THE senseless panic of 1893 is over and there will be "roast beef next year," which, by the way, is one of the sage remarks of Mr. George Urban. And there never was a more senseless fright in the money market than the one just past. Nobody wanted anything for a

month or two, but as soon as the side lights were turned on flour dealers saw that people must eat, and, with light stocks on hand, they commenced to purchase. First an advance of 10c. was paid, then 20c. and finally orders were filled at 40c. above the lowest prices touched. This cleaned up the supply of flour here, together with all that could be produced and millers working full time, in some cases all the time, let up to a certain extent, but it is evident from the way millers are purchasing wheat, that they have sufficient orders and confidence in the future to keep the rollers rolling on for at least a month to come. Of course you could not find one miller to admit the truth of this, but that is quite unnecessary. Actions speak louder than a canon's roar to some people, and the eye which could not see a smile in the back of a miller's head these days would indeed be a dull one. Why, even Mr. C. W. Newman, the great Akron miller, could see his way clear to visit the World's Fair, and what is most wonderful, he had not a single fault to find with the show. Chicago, however, was always the greatest city on earth to Mr. Newman and, perhaps, on this account he refrains from giving vent to his pent up thoughts. Later on one may get an opinion that is an opinion.

Mr. A. R. James is also happy, having just returned from his favorite hunting, or rather recruiting grounds, the Adirondack mountains. Such sport as he tells of can only be found in the summer resort publications issued by the different railroads to catch the innocent gosling. Now, if he had only taken the advice of his old running mate, Farnum of Chicago, and bought a million bushels of wheat just before he took that trip he would be still happier. But there isn't a more contented man in the world at his "ain fire-side," than A. R. James, and what more could he wish?

Then there is Mr. George Urban, up to the tips of his hair in politics again. Nothing seems to suit that man except being in a continual hubbub. If he were to start from his mill at day-break with the intention of going to the Merchants Exchange on foot, he would never reach there. When his horse stops at the building it usually takes him an hour to get through with the people waiting "to say just a word or two." These are busy times for those in the political swim, and Mr. Urban is in it. Whether this is his way of enjoying himself or not, no man can say, but to all appearances he is happy.

Now there is Councilman

George Sandrock, he too is enjoying himself very much—that is if you don't take his word for it. The Buffalo republican organs are hammering that gentleman daily for his alleged connection with "de gang." But he may be happy yet, you bet, as the chances are good for his being in the mayoralty race next year. There is no doubt of his election if he accepts.

There are many other people happy in the Board of Trade Building, but time is precious and space limited, so we will leave it for another day.

The Eastern elevator is roofed, but not running yet. It will take a little more time than the St. Louis contractor thought. Completion was called for by the 15th of October, and grain was expected to be elevated soon after. As I predicted in my last, nothing will go into it, as it is a decidedly difficult matter to get receivers to put grain in a new house for winter storage.

The Coatsworth estate is figuring on plans for rebuilding. The new house may not be as large as the one destroyed, but will be constructed with a view to adding to it. It is hoped the projectors will make a success of it this time.

The amount of winter wheat received by rail this year is probably the lightest on record in this market. This is especially so of white wheat, which is yearly growing scarcer. No. 2 red has been selling here this month at 69½¢/70c. and No. 1 White at 70½¢/71c.

Peter C. Doyle, the new collector at the port of Buffalo, is expected to help the grain trade at this point immensely. We want more bonded warehouses and less red tape in connection with the storing of Manitoba and other wheat from Canada. The last administration was not advised of the necessities of this port. A much larger amount of bonded wheat would have been held here had some action been taken earlier. As it was, one firm barely managed to come out even, owing to a misunderstanding between the receivers and the government. General Doyle, as an ex-president of the Exchange, much is expected of you.

It is said that the owners of the Eastern elevator have been offered a rental of \$115,000 per year for five years, from Chicago capitalists. If it was us we would jump at that, and to be sure it was worth it, stipulate that the Chicago suckers would make the necessary repairs during the first year. Niagara "B" cost just \$460,000, was built by the day, and is without doubt the best storehouse in Buffalo. The Eastern is said to have cost a million, will not hold a bushel more than

the new Niagara house, is not so favorably situated, nor the land upon which it stands worth half as much as it is on the opposite side of the Buffalo river. What a plum \$115,000 interest would be on such an investment.

The amount of money thrown away in foolish advertising, dodgers, pictures and other clap trap by Northwestern millers in the big cities, from Buffalo to the seaboard, is something enormous. One good live agent will do more in a day toward selling flour than \$100 worth of that sort of nonsense. Buffalo millers figure about 15c. per bbl. as a fair cost, and with this against the Northwest they can hold their own, taking the superior quality of the Buffalo product into consideration. Our flour advertiser tises itself.

A Minneapolis letter, received here, says that few, if any, private elevators will be operated there this year, on account of the high grading of the new crop. These mixing concerns have done great damage to Minneapolis as a shipping point. Buffalo millers tried the experiment of getting wheat from that point several years ago. One trial, and at the most two, satisfied them that there was something rotten in the business. Mixtures may suit at other milling centres, but Buffalo can do all its own work in that direction much more satisfactory than Minneapolis, Duluth or Chicago.

According to other accounts, more smut is visible in the best samples, and much objectionable stuff is also reported. Now, if the mixers and cleaners get to work at this "high-class" wheat, it is likely to come in competition with straight Duluth cargos, in spite of the assurance that the private elevators will go out of business. O, but those Minneapolis grain men are smart.

The present outlook of the flour market is decidedly blue. With the old country filled up with flour and millers in better shape to compete with the American product on account of the high price of feed, there is every prospect of a shut-down here before next spring.

When the Northwest is bullish it is time to sell wheat and vice versa. This has been an infallible rule among speculators, but it did not work on the first of this month. Wheat broke from 70 to 67¼¢, and the advices were of the most bearish character. Rochester and Buffalo millers waited for the drop this time and got in on the bottom.

F. J. Sawyer, who has been in the Northwest for two months, returned this week. Mr. Daniels, of the same firm, is expected home soon.

Rye is gradually stiffening, and this cereal will make more money for speculators, if purchased now, than anything on the board. The old country must have rye, "cornmeal," Murphy to the contrary, notwithstanding.

So much was said in the last letter, when No. 2 sold here at 47c., the lowest price on record, and now it is 54c. Russia sold Germany 619,000 tons in 1891, and only 124,000 in 1892. America sent Germany 64,000 tons in 1891 and 137,000 in 1892. America is the only country on the face of the earth with rye to spare and Germany must have it.

The "regulars" on 'Change have a new disease, called "Telephotus." They all have it, some bad and some worse, but if the English government don't buy this new signaling machine what a howl will go up. This isn't the first time the boys have bought stock. It's a sure thing, and there is \$10,000,000 in it. Later on, when the flowers bloom again, this paragraph may come in use as a sort of "I told you."

Mr. C. W. Newman, the great Akron miller, objected to advertising his extra strong "stone mill" sacks, as it made business too good. He had his agent, William P. Andrews, out looking for the cuss who made all the fuss. Some daily paper got hold of the item in the UNITED STATES MILLER and published it.

Clint was a big bear on wheat at 70c., and when it went to 68c. he was happy. The advance to 73¼¢. made him quit guessing, but he remained a bear and must have paid his expenses to the Fair, for he bought wheat at 67c.

Mr. Egbert Nelson Fairchild, of Minneapolis, was married to Gertrude A. Kenney, a daughter of the late Capt. Kenney, last week. Mr. Fairchild holds a responsible position in the Pillsbury-Washburn Co.

The receipts of flour for one day last week were 133,000 bbls. and sacks, which beats the record by 15,000. The big Centurion brought down 34,000 bbls., which is 2,500 larger than the largest cargo ever unloaded here.

Messrs. Faxon, Williams & Faxon, the big grocers, it is said, will rent a large store for their flour and cereal trade in this city.

The attempt of the Buffalo delegation at the republican convention to heap more honors upon Mr. George Urban, by nominating him for State comptroller, was a failure. Mr. Urban would not allow his name to be used. Mr. Urban would have been elected without doubt, while the man chosen in his stead stands but little show.

about one-half and all labor nearly in proportion.

The complaint proceeds to show that the labor cost of operating the Great Northern line has been reduced from 20 to 40 per cent from what it was three or four years ago, and that the value of the road and its equipment has decreased more than 20 per cent. The rate asked for by the farmers is 12 cents per 100 pounds between Crookston and Duluth, and a proportionate reduction between other stations.

If the farmer is suffering from hard times, other interests also are, and it is not believed that this railroad will slice its rates one-third at this time, although brought before the Railroad Commission to show cause why it should not be compelled to. There is some belief, in grain and railway circles, that there may be a compromise rate, but Mr. Hill has not given his consent to this as yet.

The Minnesota grangers have scored a victory in the matter of their State elevator to be erected in this city. Some one had enjoined the Warehouse Commission from proceeding with the erection of the building, interposing a string of objections which Judge Williams has overruled. The principal objections were that the scheme was contrary to the Constitution, that excessive fees for inspection were to be charged, etc. Touching on these the Court said, in substance, that it is entirely within the province of the State, in the exercise of its function of protecting its citizens against wrong through the exercise of police power, to establish elevators, not for the purpose of engaging in the business of storing grain but as incidental to the inspection which is generally given to grain when it is in process of delivery to an elevator, or while it is in process of shipment out. An elevator is an appropriate instrumentality or a practical and efficient agency in the hands of the State for inspecting grain; it is not a public improvement in any other sense than any other structure is to be so considered which is necessary and material for the execution of some of the duties of the State. It is not shown that the fees are excessive, which are charged for inspection. The permanent injunction was denied, but, notwithstanding all local obstacles have been removed, the Commission has not begun work yet, further than to let the contract. Possibly the gentlemen of the Commission deem their work to have ended with the awarding of the contract, but they will undoubtedly find that it is necessary to do a great deal of tail twisting before the elevator is ready to receive wheat.

The elevators here are fairly well emptied, the shipments being active down the lakes. Rates have been ranging from 2½ to 3 cents and are now settled for a while at least at the latter figure. It is generally predicted that the receipts of wheat will not be unusually large after the first dash this fall. At the present prices farmers will part with but little to meet pressing demands, and the great bulk of the crop will be held for an advance. In some portions of the wheat valley the growers receive but 29 cents a bushel for their wheat, which of course does not pay any profit. When this extraordinarily low price is considered, together with the stiff rail rates to the head of the lakes, it can be easily seen why the elevators will not fill up as readily as in some former years—providing, of course, that the farmer can hold on to his surplus. Some of the dealers here contend that the grangers will be compelled to sell every bushel they have in their bins, not excepting seed wheat in some instances, to satisfy their creditors. The implement men, the lumber dealers, and others are camping on their premises for bills long past due.

Recently the Duluth Imperial mill Co. divided \$3,000 among its employees after a custom, or business policy rather, of this Company. Each employee who has been in the service of the Company one year or longer received a life insurance policy paid up for one year, and his proportion of what was left of the \$3,000. This co-operative plan Manager Church finds to be attended with good results to all concerned.

Pfohl & Son, of Buffalo, were the highest bidders for the 2,500 bbls. of flour on board the steamer Codorus when she was run into and sunk in this harbor. The Commercial Union carried a risk on this for the Imperial Mill Co. The remainder of the cargo was shipped to consignees.

H. F. J.

DULUTH, Oct. 12.

SUPERIOR.

ONE of the events of the past few weeks among the Superior mills was the starting of the superb plant, the Listman mill. This mill, which has been described at length in former issues of the UNITED STATES MILLER, is one of the most complete and modern of those at the head of the lakes. The mill was put into operation, regularly, on Monday, the first of October, and ran with unusual smoothness, for a new mill, for 24 hours when the breaking of a steam feed pipe caused a temporary shut-down. This being remedied and a few thousand barrels

of flour being turned out, the piston rod of the condenser broke, causing another short delay. The mill is now running to the entire satisfaction of its owners and headmiller Lange. The mill starts in to grind 2,000 barrels per day, but owing to the inactive demand at present may limit its output to 1,500 barrels. It is understood that Wm. Listman of La Crosse, will shortly move here with his family. The Grand Republic mill, another model flouring plant just completed, will probably begin operations next week, as the very last touches are being applied to the machinery. The company has some 25,000 bushels of wheat on hand with which to make the start, and this, as soon as the elevator and cleaning machine are ready for work will be taken into the elevator. The contract for covering the elevator with corrugated iron is completed.

The following is a list of the mills now running at the head of the lakes, together with their working capacities:

Duluth Roller Mill, Duluth.....	450 bbls.
Imperial (half capacity), Duluth.....	6,500 "
Minkota, West Superior.....	8,000 "
Listman, Superior.....	2,000 "
Lake Superior, Superior.....	3,000 "
Freeman, West Superior.....	1,750 "
Daily capacity.....	14,800 "

In connection with this showing, reference may be had to the attitude of the Duluth newspapers which not only claim the entire manufacturing and commercial business at the head of the lakes, but assert that Superior, in endeavoring to maintain its individuality, loses her prestige. Of course this is not only bad journalism, but nonsense. This city lays claim to an outside milling capacity of about 20,000 barrels per day, with at least two more mills on the tapis. Duluth has only the Imperial and the small Duluth Roller Mill—perhaps 8,000 capacity per day. Superior is without a rival in the flour business at the head of the lakes, and as it now looks it will be but a short time before she leads all other places in the daily output of that staple. During September the mills produced 109,314 barrels of flour and for October, although there is some falling off for the first two weeks, the total will not fall much below that of September.

Shipments from here for the past three or four weeks have been especially brisk, considerable export trade being noted. Ocean rates have about held to former figures with some indications of declining and rates are now quoted to London at 33.75 per 100 pounds. Rates for the domestic trade have been sharply advanced and now stand, according to the published official railway schedule, as follows, in cents per 100 pounds:

From Superior to	Lake and Rail.	All Across Rail. Lake.
New York	25½	37½
Boston	24½	36½
Philadelphia	20½	35½
Baltimore	19½	34½
Albany, Troy, Schenectady	21½	36½
Utica	20	35
Syracuse	17½	32½
Rochester, Mount Morris	16	31
Corning	19	33
Buffalo, Erie	12½	27½
Elmira	19½	31½
Hinghamton, Scranton	20½	32½
Hornellsville	18½	30½
Cortland, Richfield Springs	21½	34½
Montreal	20½	33½
Kingston	17½	30½
Chicago	12½	27½
Detroit	12½	27½
New Orleans	37½	49½
Reading or Harrisburg	20½	32½
Indianapolis	20½	32½
Peoria	12½	27½
Omaha	22½	34½
Des Moines	22½	34½
Cleveland	12½	27½
Cincinnati	22½	34½
Toledo	21½	33½

About one month and a half remains for lake shipments and roads are already preparing to handle the big business, during the close season. Some of the largest freighters on the lakes have been in port recently taking away immense cargoes. The Selwyn Eddy cleared with 34,000 barrels of flour, and the Centurion, Wheeler's hundredth boat, loaded 28,000 barrels of flour and pieced out with bran. They are roomy boats and have a record of 297,024 bushels of grain out of Chicago on one trip. In eight days the Eddy took out of Chicago 290,800 bushels of grain, or about as much as can be moved by a good railroad in the same time. With such carriers as these, calling in quick succession for cargoes, it is no wonder that the old style boats are paying no dividends. But, none of the Lake Superior boats, unless business is better and rates higher, will make any money for their owners this season. The bulk of the year's business has been done at, coal, 25 cents a ton, and wheat, to Buffalo 2½ cents a bushel. Ore rates have been corresponding low. Lumber has been shipped at \$1.75 a thousand from Superior to Tonawanda and Buffalo, but is now scarce at \$2.25 a thousand. The big war which has been waged by Capt. Inman and the Smith-Fee Co. has been brought to a close by the purchase, on the part of the former, of all the latter's tugs. Capt. Inman now has a fleet of 15 tugs, one schooner, four scows and a complete wrecking outfit. He now commands the entire tug-ging business at the head of the lakes.

The matter of establishing general transfer, sorting and inspecting railway yards at South Superior has been finally settled. The Great Northern Railway officials have signified their willingness to do their share toward the contemplated works. In order to have the plans carried into effect at once, the Belt Line Elevator Co. has agreed to do the grading to the amount of \$4,000. This will make the cost to the Great Northern Road comparatively small. Mr. Hill has objected to making transfer yards at

South Superior, because he had such extensive investments at the West End, and in order to hasten him to a favorable conclusion Mr. Harrington made the valuable concession mentioned. Hereafter wheat will be delivered at South Superior and there sorted and switched to the West End, East End or Duluth mills or elevators without further handling. To mills and elevators this is the most important concession yet made by the railways.

Referring to the matter of railway concessions, however, recalls the complaint which has been made regarding the apparent indifference of the Great Northern officials, which, it is alleged, greatly hampers the work of the Board of Trade. In Minneapolis the Board of Trade members are allowed 24 hours in which to sample and dispose of wheat consigned to them, and these facilities are desired by the commission men here. But after a six weeks struggle the concessions have not been secured. Mr. Chandler of Linton & Chandler is quoted as saying: "There is the best chance that could be for a sample and export market in Superior, but until we are granted the same railway facilities that are extended to Minneapolis, it will be uphill work to get our sample market on a good footing. What is wanted now is a more concerted action on the part of our members, and the Board should go direct to Mr. Hill and Mr. Alexander; it is no use wasting time with Mr. Merrill, for I believe he is opposed to granting the privileges."

R. M. Todd, president of the Anchor Mill Co., has recently returned from a tour of the Dakota wheat country. He reports finding old wheat very scarce, but there is an abundance of new wheat which is of the finest quality. The Anchor mill is receiving the wires for electric lighting, and work to enable the mill to start soon, is being pushed. "The idea," said Mr. Todd "of consolidating with the Daisy Mill is not abandoned, but we shall start up and run right along regardless of that proposition. Milling is not easy under present circumstances. The attitude of the banks forces a mill like ours to have on hand \$100,000 at least, which in these times is a big sum of money. We can get no money from the banks, which a short time ago were dogging us all about to get our business. It is no trouble to sell flour; the only question is one of sufficient cash to carry big stocks until they are sold and the returns in hand."

The policy pursued by the banks of loaning no money, or rather of failing to accommodate their customers has caused the officers of the Lake Superior

mill to look elsewhere for capital sufficient to handle its big business. A block of the company's stock, amounting to \$100,000 has been offered to the old stock holders at \$1.04 and it is all being taken, it is reported, despite the stringency of the currency in the west. The company began operations last February and during that time has made an excellent showing. By placing this extra stock the company has sufficient working capital and will be able now to manage its affairs more advantageously than before.

The damage to the steamer Codorus, which was run into by the Hadley and sunk in the harbor here, was found to be, after the vessel was hauled out, \$1,500; damage to cargo \$18,000. The boat was insured for \$80,000, and the cargo for \$81,000. The captain of the boat in his report did not state on whom the blame rested for the collision. The captain of the Hadley, however, in reporting stated the blame was on the Codorus.

Considerable speculation has been indulged in with reference to what will be done with the big passenger whaleback Christopher Columbus, when she is through at the World's Fair. It is stated by her owners that when her contract is finished at Chicago, she will be brought to this city, some of her passenger rigging removed, when she will proceed with a cargo of flour to Buffalo, towing a string of pigs. Next season she will be put into the excursion business between Chicago and Milwaukee, with occasional side trips to St. Joe, Benton Harbor, Muskegon and so on.

The flouring mills at the head of the lakes are getting the greater portion of their barrel staves from Walkersville, Ont. At the opening of navigation the vessels would bring them from that port to Duluth and enter and pay the 10 per cent. ad valorem duty there. The Customs office here objected to that, and now the boats enter them at Marine City, Mich., just across from Walkersville, so the office in this city is not now credited with any of that traffic. These staves should be made here and there is an immense fortune in waiting for the factory that, starting right, supplies the demand.

The marine shipping business from this port for September is shown partially by the following figures, taken from the report of Collector Shields: Arrivals and clearances, 217; tonnage, 240,470; wheat shipments, 1,105,000 bushels; ore, 1,200 tons; bran, 37,770 sacks; flour, 407,760 barrels; lumber, 6,415,000 feet; barley, 11,000 bushels. Some of the receipts were: Merchandise, 33,815 packages; salt, 10,100 bbls;

sugar, 7,000 boxes; coal, 143,198 tons. The foreign arrivals and clearances numbered 8: wheat shipments, 51,150 bushels; flour 11,750 bbls. Many boats clear from the port of Duluth and take out cargos from Superior. There were thirty-six of these in September that did not report here. These boats took out 549,338 bushels of wheat and 125,000 bbls. of flour, not shown in the report from the office in this city. By filching from us in this way Duluth makes out a respectable looking shipping report at the end of each month.

George Buchanan, a banker, as well as farmer in North Dakota, explains the big deliveries of wheat this year as follows: "The farmers are sending their wheat to market this year so freely not because they have so much, but because they need money so badly. They must pay 10c. a bushel to the thrasher for all the grain handled. That is a preferred claim if the thrasher files it in the county court within fifteen days. The farmer cannot sell his flaxseed, but he can sell his wheat, and so, at the present price, which is about 45c. a bus., it may take a third of the whole wheat crop on a farm to pay for the thrashing. This is one explanation of the very free movement this year. If the farmers were getting 60c. a bus. it would take very much less wheat to raise the money. Another reason is that through the Dakotas and Minnesota a great many of the small banks have failed. It has left the farmers without their usual banking facilities. As they cannot borrow to pay the ordinary expenses following harvest they have got to sell. I have a farm of 900 acres near Jamestown on which the yield has been about ten bus. to the acre. That is above the average a good deal. For fifty miles around the average would not be over six bus. per acre. The wheat is of unusual quality. We all thrashed under the best possible conditions. Our movement is about two weeks ahead of last year's, so comparisons of to-day's arrivals at Minneapolis and Duluth should be with the arrivals of last year in the middle of October."

At a meeting of the directors of the Freeman Milling Co., held Thursday, October 10, the matter of a new elevator was decided. Such elevator will be built this winter. After providing an elevator, the capacity of the mill can be increased to 3,000 barrels a day, when desirable. The old directors were re-elected as follows: Peter Deyo, C. E. Billquist, (N. Y.), H. T. Fowler, Howard Thomas, E. A. LeClair, John L. Lewis, A. A. Freeman; general manager, A. Ruyter. Among the stock-

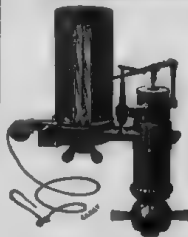
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holders present were: L. E. Waterman, Hiram Hayes, J. H. Harper, Rollin Steward, W. O. Prosser, E. P. Beebe, Charles Sunderland, A. Ruyter, E. A. LeClair, Homer T. Fowler, John L. Lewis, Howard Thomas, C. E. Billquist, A. A. Freeman, Peter Deyo. It was decided to pay no dividend, but to retain the profits for enlarging the business. The financial exposition was very flattering. After charging off insurance, taxes and other charges, including some improvements to the plant, the net profit for the year was reported by Secretary Le Clair to be 21 per cent on the capital outstanding. E. T. D.

SUPERIOR, OCT. 11.

The following from Chicago Tribune, Feb. 14th:

RAILWAY NOTES.

"The Louisville, New Albany & Chicago has just added to its rolling-stock, two new sleeping and boudoir cars, costing nearly \$45,000 each. These cars are said to be the finest ever placed on any road in the country, and are specially designed for use during the World's Columbian Exposition."

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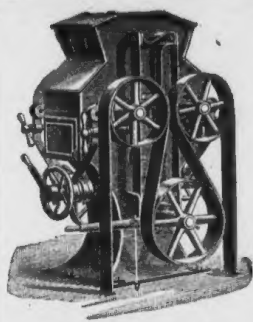
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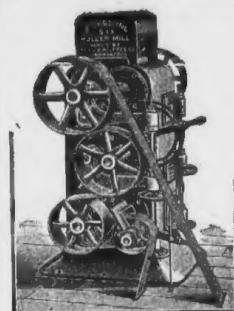
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